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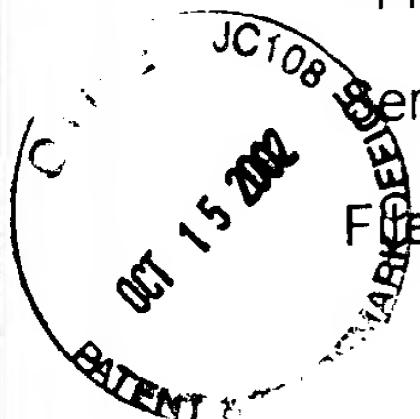
<h2>TRANSMITTAL FORM</h2> <p>(to be used for all correspondence after initial filing)</p>		Application Number	09/764,688
		Filing Date	January 16, 2001
		First Named Inventor	Fitzmauricea, et al.
		Group Art Unit	2876
		Examiner Name	TBA
Total Number of Pages in This Submission	2	Attorney Docket Number	40655.0100

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Applicant(s): Fitzmaurice, et al. Docket No.: 40655.0100
Serial No.: 09/764,688 Confirmation No.: 6906
Filed: January 16, 2001 Group Art Unit: 2876
Examiner: TBA

Title: MULTIPLE-SERVICE CARD SYSTEM

**POWER OF ATTORNEY BY ASSIGNEE
AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 011741, Frame 0710, or for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

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Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.

By: Stephen P. Norman
Stephen P. Norman

Title: Secretary

Date: 23 Sept 2002